Certificate Number: 03088-PAE-DE-034502032

Bankruptcy Case Number: 20-12271



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 28, 2020, at 1:46 o'clock PM CDT, Ching-i Zdyrko completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 28, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor